

SERFF Tracking Number:	CEUL-126941676	State:	Arkansas
Filing Company:	Central United Life Insurance Company	State Tracking Number:	47673
Company Tracking Number:			
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	CUL Annual Illustration Certification		
Project Name/Number:	/		

## Filing at a Glance

Company: Central United Life Insurance Company

Product Name: CUL Annual Illustration Certification      SERFF Tr Num: CEUL-126941676      State: Arkansas

TOI: L08 Life - Other      SERFF Status: Closed-Accepted      State Tr Num: 47673  
For Informational Purposes

Sub-TOI: L08.000 Life - Other      Co Tr Num:      State Status: Filed-Closed

Filing Type: Form      Reviewer(s): Linda Bird  
Author: Genetha Roberson      Disposition Date: 01/14/2011  
Date Submitted: 01/10/2011      Disposition Status: Accepted For Informational Purposes  
Implementation Date:      Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile:
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type:
Submission Type: New Submission	Overall Rate Impact:
Filing Status Changed: 01/14/2011	
State Status Changed: 01/14/2011	Deemer Date:
Created By: Genetha Roberson	Submitted By: Genetha Roberson
Corresponding Filing Tracking Number:	
Filing Description:	
Annual Illustration Certification	

## Company and Contact

### Filing Contact Information

Genetha Roberson, Compliance Analyst	GRoberson@manhattanlife.com
10700 NW Freeway	713-821-6435 [Phone]
Houston, TX 77092	713-821-6551 [FAX]

### Filing Company Information

<i>SERFF Tracking Number:</i>	<i>CEUL-126941676</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47673</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>CUL Annual Illustration Certification</i>		
<i>Project Name/Number:</i>	/		
Central United Life Insurance Company	CoCode: 61883	State of Domicile: Arkansas	
Wortham Tower	Group Code: 117	Company Type:	
2727 Allen Parkway	Group Name:	State ID Number:	
Suite 500	FEIN Number: 42-0884060		
Houston, TX 77019-2100			
(713) 529-0045 ext. [Phone]			

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$0.00	01/10/2011	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/14/2011	01/14/2011

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## **Disposition**

Disposition Date: 01/14/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		Yes
Supporting Document	Actuary Appointment		Yes
Form	Annual Illustration Certification		Yes

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## Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
		Certificate	Annual Illustration Certification	Initial			CULILLACT11.pdf

**Dallas**

Glenn A. Tobleman, F.S.A., F.C.A.S.  
 S. Scott Gibson, F.S.A.  
 Cabe W. Chadick, F.S.A.  
 Michael A. Mayberry, F.S.A.  
 Steven D. Bryson, F.S.A.  
 Gregory S. Wilson, F.C.A.S.  
 David M. Dillon, F.S.A.  
 Bonnie S. Albritton, F.S.A.  
 Brian D. Rankin, F.S.A.  
 Sarah A. Hoover, F.S.A.  
 Wesley R. Campbell, F.S.A.  
 Jacqueline B. Lee, F.S.A.  
 Robert E. Gove, A.S.A.  
 J. Finn Knox-Seith, A.S.A.  
 Robert B. Thomas, Jr., F.S.A., C.F.A. (Of Counsel)

**Kansas City**

Gary L. Rose, F.S.A.  
 Terry M. Long, F.S.A.  
 David L. Batchelder, A.S.A.  
 Leon L. Langlitz, F.S.A.  
 Gary R. McElwain, FLMI  
 Christopher H. Davis, F.S.A.  
 Thomas L. Handley, F.S.A.  
 Anthony G. Proulx, F.S.A.  
 Karen E. Elsom, F.S.A.  
 Jill J. Humes, F.S.A.

**London / Kansas City**

Roger K. Annin, F.S.A.  
 Timothy A. DeMars, F.S.A.  
 Scott E. Morrow, F.S.A.

**Baltimore**

David A. Palmer, C.F.E.

January 7, 2011

## Central United Life Insurance Company

### Life Insurance Illustration Certification as of December 31, 2010

I, Glenn A. Tobleman, F.S.A., F.C.A.S., M.A.A.A., am a consulting actuary associated with the firm of Lewis & Ellis, Inc., Consulting Actuaries. I have been appointed as the illustration actuary by the board of directors of Central United Life Insurance Company.

I am a member in good standing of the American Academy of Actuaries. I meet its qualification standards for public statements of actuarial opinion, and I have not been found by the Commissioner to fail such tests of qualification. I am familiar with the standard of practice regarding life insurance policy illustrations.

My analysis and opinion are limited to illustrations prepared on the following policies containing non-guaranteed elements:

Form Number	Product Name	Plan Description
PDUL08	Payroll Deduction Universal Life	Flexible Premium Adjustable Life
PDUL99	Payroll Deduction Universal Life	Flexible Premium Adjustable Life

I hereby certify that the disciplined current scales used in illustrations by Central United Life Insurance Company for these plans are in conformity with the Actuarial Standard of Practice No. 24 for Compliance with the NAIC Model Regulation on Life Insurance Illustrations promulgated by the Actuarial Standards Board, and that the illustrated scales used in insurer-authorized illustrations meet the requirements of this regulation.

**Life Insurance Illustration Certification** (continued)

As of December 31, 2010

Page 2

- a. For business issued in the last five years, the currently payable scale has not been reduced for reasons unrelated to experience changes.
- b. There are no inconsistencies between illustrated non-guaranteed elements for new policies and similar in force policies.
- c. Illustrated non-guaranteed elements for new and in force policies are consistent with the non-guaranteed element amounts actually credited or charged to the same or similar forms.
- d. The 2011 Life Insurance Illustrations Generally Recognized Expense Table prepared by the Society of Actuaries and adopted by the NAIC was used in allocating overhead expenses for all illustrations.

I have relied upon data and other information supplied by said insurer in making this certification. I have reviewed the data and other information for reasonableness and consistency with reported Company results.

LEWIS & ELLIS, INC., Actuaries & Consultants



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Glenn A. Tobleman, F.S.A., F.C.A.S., M.A.A.A.  
Executive Vice President & Consulting Actuary

January 7, 2011

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b>	Cover Letter	
<b>Comments:</b>		
<b>Attachment:</b>		
CUL-ILLCERT2011CvrLtr.pdf		

	<b>Item Status:</b>	<b>Status</b>
		<b>Date:</b>
<b>Satisfied - Item:</b>	Actuary Appointment	
<b>Comments:</b>		
<b>Attachment:</b>		
2011 Actuary Appointment Ltr_CUL_.pdf		

# CENTRAL UNITED

December 31, 2010

The Honorable Jay Bradford  
Arkansas Insurance Department  
1200 West 3rd Street  
Little Rock, AR 72201-1904

RE: **Central United Life Insurance Company**  
**NAIC Number: 61883**  
**FEIN Number: 42-0884060**

Dear Commissioner Bradford:

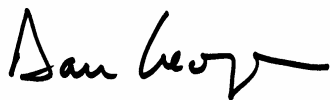
This letter is written in regards to the above referenced filing.

Enclosed please find our illustration actuary certification from our Appointed Illustration Actuary. In addition, we certify the following:

- (1) The illustration formats meet the requirements of the rules or regulation of the state in which they are used;
- (2) The illustration scales used in insurer-authorized illustrations are those scales certified by the illustration actuary; and
- (3) The company has provided its agents with information about the expense allocation methodology used by the company in its illustrations (the GRET table).

If you have any questions regarding this matter, please feel free to contact Genetha Roberson at 1-800-669-9030, extension 6435 or email at [groberso@manhattanlife.com](mailto:groberso@manhattanlife.com).

Sincerely,



Dan George  
President

cc: Michael Mayberry

10700 Northwest Freeway  
Houston, TX 77092

Phone: 713-529-0045  
Toll Free: 800-669-9030



# CENTRAL UNITED

Mary Lou Rainey  
Secretary

December 31, 2010

TO: Commissioner of Insurance

RE: Appointment of Illustration Actuary  
Central United Life Insurance Company  
NAIC Number 61883  
FEIN Number 42-0884060

Dear Mr./Ms. Commissioner:

This letter is to inform you that we have changed the Appointed Actuary for Central United Life Insurance Company as of February 10, 2010. The Appointed Actuary prior to this change was Mr. Allen Bailey of Allen Bailey and Associates. This change was made in order to hire a firm that licenses the AXIS software package.

- The new Appointed Actuary is Glenn A. Tobleman, F.S.A., F.C.A.S., M.A.A.A.  
Lewis & Ellis, Inc., Actuaries & Consultants  
2929 N. Central Expressway, Suite 200  
P.O. Box 851857  
Richardson, Texas 75085-1857  
(972) 850-0850
- Mr. Tobleman is a qualified actuary who meets all requirements to be our Appointed Actuary.
- This appointment is made by the authority of the Board of Directors.

Sincerely,

*Mary Lou Rainey*

Mary Lou Rainey  
Secretary